during the corresponding period in previous year. The increased expenditure relate mainly to interest payment, defence, transfer to State and Union Territory Governments and subsidies.

Annual growth rate of bank credit

†2911. DR. MURLI MANOHAR JOSHI:
SHRI RAVI SHANKAR PRASAD:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that 30 per cent annual growth rate has been registered for the year 2005-06 with regard to bank credit in the country;

(b) if not, the details in this regard;

(c) whether the annual growth rate with regard to bank deposits has been declining; and

(d) if so, the details of deposits for the financial year 2005 and 2006 separately?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI 'S.S. PALANIMANICKAM): (a) and (b) Yes, Sir. The total loans and advances of Scheduled Commercial Banks (SCBs) amounting to Rs. 15.17 lakh crore outstanding as on 31st March, 2006 were 31.8% more than such loans and advances amounting to Rs. 11.51 lakh crore outstanding on 31st March, 2005.

(c) and (d) No, Sir. The outstanding deposits of SCBs have grown by 17.8% during 2005-06 as compared to 16.6% during the year 2004-05. Total deposits of SCBs stood at Rs. 18,37,557 crore and Rs.21,64,477 crore as on 31st March, 2005 and 31st March, 2006 respectively.

Pre-payment of small savings loans

2912. SHRI SURYAKANT ACHARYA:
SHRI JAYANTILAL BAROT:
SHRI KANJIBHAI PATEL:

Will the Minister of FINANCE be pleased to state:

(a) whether the State Government of Gujarat has requested the Central Government for surrender or pre-payment of small savings loans;

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†Original notice of the question was received in Hindi.